

Get Homeowner Assistance Fund help

What is the Homeowner Assistance Fund (HAF)?

The Homeowner Assistance Fund (HAF) is a federal assistance program that helps homeowners who have been financially impacted by COVID-19 pay their mortgage or other home expenses.

The HAF program available to you will depend on your area. Each state or territory developed its own program. Programs were also developed by Tribes (or their Tribally Designated Housing Entity), the Department of Hawaiian Home Lands, and the District of Columbia.

Am I eligible?

To be eligible, you must:

- Have experienced a financial hardship associated with the COVID-19 pandemic.
- Apply for assistance for your primary residence.
- Have household income at or below your state's program requirements. Most state programs limit eligibility to households with less than 150% of the median income in your area or \$79,900, whichever is higher. Some programs have established lower limits, so check your program's income requirements before applying.
- Meet additional requirements specific to the program where you are applying.

How do I apply?

Visit consumerfinance.gov/haf to check your local program. Application processes may vary by location. You will need to verify that you meet income requirements and may need to provide additional necessary documentation.

Questions?

For any other questions, see consumerfinance.gov/haf or contact a HUD-approved housing counseling agency at consumerfinance.gov/find-a-housing-counselor or (800) 569-4287. They can help guide you through the application process.